

United States Bankruptcy Court

Northern District of Illinois

Case No. 09-08263

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gloria Harris
aka Gloria Johnson
1302 Lizabeth Lane
Waukegan, IL 60087

Social Security / Individual Taxpayer ID No.:

xxx-xx-6219

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 23, 2009

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-08263

User: driddick
Form ID: bl8

Page 1 of 1
Total Noticed: 20

Date Rcvd: Jun 23, 2009

The following entities were noticed by first class mail on Jun 25, 2009.

db +Gloria Harris, 1302 Lizabeth Lane, Waukegan, IL 60087-2225
aty +David M Siegel, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090-6005
tr +John E Gierum, John E Gierum, Gierum & Mantas, 9700 Higgins Road, Suite 1015,
Rosemont, IL 60018-4712
13633183 +Abbott Lab Credit Union, 401 North Riverside, Gurnee, IL 60031-5915
13633184 +Capital One Auto, 3901 North Dallas Tollway, Plano, TX 75093-7864
13633187 Condell Memorial Hospital, 2731 Milwaukee Ave, Libertyville, IL 60048
13633188 Consumer Credit Union, 2750 Washington Street, Waukegan, IL 60085-4900
13633189 +Countrywide, 450 American St., Simi Valley, CA 93065-6285
13633190 +Dr Jose Villa, 2841 Grand Ave, Waukegan, IL 60085-2372
13633191 +Dr. Gabriel, 15 Tower Ct., Ste. 150, Gurnee, IL 60031-3338
13633192 Dr. Leon Raz, 1413 Glen Flora, Waukegan, IL 60085
13633193 +GMAC, PO Box 2150, Greeley, CO 80632-2150
13633195 +Lou Harris & Co., 613 Academy Drive, Northbrook, IL 60062-2420
13633196 +National City, 3232 Nemark Dr., Miamisburg, OH 45342-5433
13633197 Olga L Thurman, c/o Smiles Center, 2127 Greenbay Road, North Chicago, IL 60064-2801
13633198 Saint Therese Medical Ctr., 2615 Washington St., Waukegan, IL 60085-4988
13633199 United Collection Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
13633200 +Victory Hospital, PO Box 129, Lombard, IL 60148-0129

The following entities were noticed by electronic transmission on Jun 23, 2009.

tr +EDI: BJEGIERUM.COM Jun 23 2009 20:28:00 John E Gierum, John E Gierum, Gierum & Mantas,
9700 Higgins Road, Suite 1015, Rosemont, IL 60018-4712
13633185 +E-mail/PDF: CSINC@TDS.NET Jun 24 2009 02:44:24 Certified Services, 128 Madison,
Waukegan, IL 60085-4312
13633186 +E-mail/PDF: CSINC@TDS.NET Jun 24 2009 02:44:24 Certified Services Inc, PO Box 177,
Waukegan, IL 60079-0177
13633193 +EDI: GMACFS.COM Jun 23 2009 20:28:00 GMAC, PO Box 2150, Greeley, CO 80632-2150
TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13633194 Lafakeria Jones

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2009

Signature:

